



## **Family Services Center Huntsville, AL**

<b>Project Title</b>	North Alabama Individual Development Account Program
<b>Contact Information</b>	David Dougherty 600 St. Clair Avenue Building #3 Huntsville, AL 35801 (256) 551-1610
<b>Grant Amount</b>	\$88,940
<b>Nonfederal Support</b>	\$88,940
<b>Project Period</b>	September 2004 – September 2009
<b>Highlights</b>	The North Alabama Individual Development Account Program will enable 100 participants to save in IDAs for downpayment assistance for first-time home purchases. The program will match participant savings at a \$1 to \$1 rate.
<b>Target Population</b>	Low-income people in north Alabama, particularly clients of Family Services Center's other financial self-sufficiency programs, who are primarily young, single mothers with children.
<b>Grantee/Collaborative Description</b>	<p>Family Services Center is a non-religious, community-based human services agency that has assisted low-income individuals and families since 1962. This project will complement an array of other agency self-sufficiency programs that include Ways to Work micro-loans, Caring Cars (donated cars for job transportation), free income tax services, Federal Earned Income Tax Credit (EITC) outreach, financial literacy training, first-time home buyer assistance, and housing counseling.</p> <p>A major partner with Family Services Center in this project is the Alabama Department of Human Resources, which is the local agency that administers the Temporary Assistance for Needy Families program. Other partners include Alabama A&amp;M University, Alabama Cooperative Extension System, Americorps*VISTA, Consumer Credit Counseling of TRV, Decatur Community Development, Huntsville Community Development, Huntsville Housing Authority, Redstone Federal Credit Union, and United Way of Madison County, Alabama.</p>